

**Information to identify the case:**

Debtor 1 William Marsh, Sr  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5670**  
EIN --\_-----  
Social Security number or ITIN -----  
EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **15-29640-ABA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William Marsh, Sr  
dba Marsh Construction

1/27/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William Marsh, Sr  
 Debtor

Case No. 15-29640-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db +William Marsh, Sr, 6050 Pine Street, Mays Landing, NJ 08330-3766  
 cr +BAC BANK OF NY (CWABS 2005-AB3), Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
 Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 cr +SHELLPOINT MORTGAGE SERVICING as servicing agent f, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +Shellpoint Mortgage Servicing as servicer for The, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 515833241 +Certegey, PO Box 30046, Tampa, FL 33630-3046  
 516534510 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 515896846 +Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000  
 515976584 +Nationstar Mortgage, LLC, Attn Jenelle C. Arnold, 4375 Jutland Drive, Suite 200,  
 P.O. Box 17933, San Diego, CA 92177-7921  
 515816926 +Ocwen Loan Servicing, LLC, Attn Robertson, Anschutz & Schneid, PL,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 515802597 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, New Jersey 08054-3437  
 515833243 +Stern Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, suite 302,  
 Roseland, NJ 07068-1640  
 515833244 Superior Court of New Jersey, 25 Market St, Richard Hughes Justice Complex,  
 Trenton, NJ 08611-2148  
 515891760 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW, c/o Shellpoint Mortgage Servicing,  
 PO Box 10826, Greenville, SC 29603-0826  
 515990378 +THE BANK OF NEW YORK MELLON Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 515833245 +Trident Asset Management, LLC, 50 Perimeter Center East, suite 440,  
 Atlanta, GA 30346-1905  
 515994867 +U.S. Bank, National Association, Nationstar Mortgage LLC, PO Box 619096,  
 Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2017 01:43:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 31 2017 01:43:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515982215 EDI: RESURGENT.COM Jan 31 2017 01:23:00 Ashley Funding Services LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 515833240 +E-mail/Text: bankruptcy@cavps.com Jan 31 2017 01:43:31 Cavalry Portfolio Services,  
 500 Summit Lake Dr, Valhalla, NY 10595-2322  
 515859961 +E-mail/Text: bankruptcy@cavps.com Jan 31 2017 01:43:31 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 515985694 EDI: IRS.COM Jan 31 2017 01:23:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 516399200 EDI: RESURGENT.COM Jan 31 2017 01:23:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of New Century Financial, Services Inc., Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 515833242 +Fax: 407-737-5634 Jan 31 2017 02:09:26 Ocwen Loan Servicing, LLC,  
 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493  
 515833246 +EDI: VERIZONWIRE.COM Jan 31 2017 01:23:00 Verizon Wireless/Southeast, PO Box 26055,  
 Minneapolis, MN 55426-0055

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Jan 30, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAC BANK OF NY (CWABS 2005-AB3)  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
Jeffrey M. Sponder on behalf of U.S. Trustee United States Trustee  
jeffrey.m.sponder@usdoj.gov, jeffrey.m.sponder@usdoj.gov  
Jerome B. Blank on behalf of Creditor Shellpoint Mortgage Servicing as servicer for The Bank  
of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders CWABS, Inc.,  
asset-backed certificates, series 2005-AB3 nj.bkecf@fedphe.com  
Joel Lee Schwartz on behalf of Debtor William Marsh, Sr esqinac@aol.com, stacygreen7@aol.com  
John D. Krohn on behalf of Creditor BAC BANK OF NY (CWABS 2005-AB3) nj.bkecf@fedphe.com  
John Philip Schneider on behalf of Creditor SHELLPOINT MORTGAGE SERVICING as servicing agent  
for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS  
CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-AB3 nj.bkecf@fedphe.com  
John Philip Schneider on behalf of Creditor Shellpoint Mortgage Servicing as servicer for The  
Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders CWABS,  
Inc., asset-backed certificates, series 2005-AB3 nj.bkecf@fedphe.com  
Justin Plean on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY jplean@rasflaw.com  
Michael Frederick Dingerdissen on behalf of Creditor BAC BANK OF NY (CWABS 2005-AB3)  
nj.bkecf@fedphe.com  
Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;desk@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7soluti  
ons.com;hinnaurato@subranni.com  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14